

<b>Notice of References Cited</b>	Application/Control No. 09/849,297	Applicant(s)/Patent Under Reexamination SAUNDERS, ROBERT MILES	
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	V	Sobczak, Carol A., Robins, Lawrence A. "Irrevocable Life Insurance Trusts" Sep/Oct 1996. Vol. 28, Iss. 5. pg. 46.
	W	Rothman, Sheri. "Replacing Insurance Gets Harder In New York" Jan 1, 1999. Bank Investment Marketing. pg. 1.
	X	Jackson, George, Poff, Kent. "Cash Value Life Insurance vs. Term Insurance/Investment Combinations" Aug 1993. The Tax Advisor. pg. 521.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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